

Benefit Contribution Limits

with COVID Relief Bill Amendments

IMPORTANT: The COVID Relief Bill may provide important changes to your health and dependent care FSA benefits through 2022. Check with your employer to see if these amendments apply to your plan.

| | 2021 | 2022 |
|---|--------------------------------|----------|
| Healthcare & Limited Flexible Spending Accounts (FSA) | | |
| Annual Maximum | \$2,750 | \$2,850 |
| Carryover Maximum <i>(Carryover is unrestricted for 2021)</i> | \$550 | \$570 |
| Dependent Care Flexible Spending Accounts (FSA) | | |
| Self/Married Annual Maximum | \$5,000 \$10,500 | \$5,000 |
| Married, but Filing Separately Annual Maximum | \$2,500 \$5,250 | \$2,500 |
| Commuter Benefit Accounts (Transit & Parking) | | |
| Monthly Maximum | \$270 | \$280 |
| Health Savings Accounts (HSA) | | |
| Individual Annual Maximum | \$3,600 | \$3,650 |
| Family Annual Maximum | \$7,200 | \$7,300 |
| Catch-up Maximum | \$1,000 | \$1,000 |
| Adoption Assistance | | |
| | \$14,400 | \$14,890 |

COVID Amendments

Unrestricted carryover through 2022: You can carryover all unused amounts from 2020 to 2021 and from 2021 to 2022.

Election changes without qualifying status events (getting married, birth of a child, etc.): You can make a change in election amounts for plan years ending in 2021 without a change in status event.

12-month extended grace period: You have 12 additional months after your plan year ends to incur medical costs and submit claims for your health FSA. This extension is valid for plan years ending in 2020 and 2021.

Unrestricted carryover through 2022: You can carryover all unused amounts from 2020 to 2021 and from 2021 to 2022. This is the first-time carryover has been available for dependent care FSAs.

Election changes without qualifying status events (getting married, birth of a child, etc.): You can make a change in election amounts for plan years ending in 2021 without a change in status event.

12-month extended grace period: You have 12 additional months after your plan year ends to incur medical costs and submit claims for your health FSA. This extension is valid for plan years ending in 2020 and 2021.

Increase in eligibility age for dependent care: The age for eligible dependents can be increased from 12 to 13 for the 2020 plan year.